

City of Taunton Unemployment Information & Financial services COVID 19/Coronavirus

Unemployment claims:

- All requirements regarding attending seminars at the Mass Hire career centers have been suspended.
- Missing deadlines due to effects of COVID-19 will be considered good cause, and lateness will be excused.
- All appeal hearings will be held by telephone only. Call Division of Unemployment Assistance (DUA)
 Telecert @ 617-626-6338 or 1-877-626-6800 or go onto website @ www.mass.gov/dua and log into
 your UI Online Account.

In order to better meet the needs of customers whose employment has been affected by the coronavirus, DUA will be hosting daily town hall meetings where we will take our constituents through a step by step process of achieving a successful unemployment claim and taking questions from claimants across the Commonwealth. Please find information here: <a href="https://www.mass.gov/forms/massachusetts-departmentofunemployment-assistance-dua-depart

Please visit the following link for additional unemployment information:

https://www.mass.gov/info-details/covid-19-guidance-and-directives#businesses-&-employment-

Additional Unemployment Information:

Under the Department of Labor guidance, DUA may now pay unemployment benefits if a worker is quarantined due to an order by a civil authority or medical professional or leaves employment due to reasonable risk of exposure or infection or to care for a family member and does not intend to or is not allowed to return to work. The worker need not provide medical documentation and need only be available for work when and as able.

To assist individuals who cannot work due to the impact of COVID-19, the Administration is filing emergency legislation that will allow new claims to be paid more quickly by waiving the one week waiting period for unemployment benefits.

EOLWD and DUA are also filing emergency regulations that will allow people impacted by COVID-19 to collect unemployment in the following circumstances:

The workplace is shut down and expects to reopen in four or fewer weeks. Workers must remain in contact with their employer and be available for any work their employer may have for them that they are able to do, but do not otherwise need to be looking for work.

An employer may extend the period of the shut-down to eight weeks, and the employees will remain eligible for the longer period under the same conditions described above.

If necessary, DUA may extend these time periods.

Employers who are impacted by COVID-19 may request up to a 60-day grace period to file quarterly reports and pay contributions.

The pending federal legislation proposes further relief including additional money for unemployment benefits, and relief to employers for charges related to unemployment benefits paid due to COVID

How to Apply

You should apply for Pandemic Unemployment Assistance retroactive to your first week of total or partial unemployment. Most regular UI claims are processed within 21-28 days after filing, and many are processed within the first week of filing.

<u>Pandemic Unemployment Assistance (PUA)</u> provides payment to workers not traditionally eligible for unemployment benefits (self-employed, independent contractors, workers with limited work history, and others) who are unable to work as a direct result of the coronavirus public health emergency. Applicants will need to provide the following information:

- Your social security numbers
- If you are not a citizen of the United States, your A Number (USCIS Number)
- Your residential address
- Your mailing address (if different from residential address)
- Your telephone numbers
- Your email addresses
- Your birth dates
- Your wage records for 2019, which includes:
- 1099 forms
- Pay stubs
- Bank statements
- The social security number(s) and date(s) of birth for your dependent child(ren)
- If you want to use direct deposit for payment, your bank account and routing numbers

For more information on eligibility, please view:

https://www.mass.gov/guides/pandemicunemploymentassistance-benefits-guide

How to apply:

You can complete the Pandemic Unemployment Assistance application by visiting https://uicaresact.mass.gov/PUA/. The application is mobile-friendly and can be completed in under 30 minutes if you have the appropriate documentation.

Appealing an initial determination

If DUA determines that you are not eligible to receive Pandemic Unemployment Assistance benefits, you will receive a disqualification electronically. You will be able to appeal the disqualification by:

- clicking on "I want to appeal" on the notice; or
- requesting an appeal to a call-center agent by phone.

If you are still unemployed while waiting for a hearing, you must continue to request benefit payments each week. Even if your initial determination is reversed, you will not receive benefit payments for the weeks when you did not request benefits.

Hearings

When the Hearings Department receives the appeal, it will be scheduled for a hearing and you will be sent a notice of the date and time. Until DUA's offices are reopened to the public, hearings will be conducted exclusively by telephone. Hearings are conducted by review examiners. After the hearing, the review examiner will issue a written decision based on documents and information presented at the hearing.

Board of Review of the Department of Unemployment Assistance

If you disagree with the review examiner's decision, you have 30 calendar days after the date of mailing of that decision to appeal to the Board of Review.

If the Board of Review accepts the case for review, it will make a decision using the case material received from the Hearings Department, including the recorded hearing. When the Board of Review issues a decision, it provides instructions about how to appeal the decision to the District Court or the Boston Municipal Court. You can also appeal to the District Court or the Boston Municipal Court if the Board of Review declines to accept the case for review. You have thirty days from the mailing date of the Board's decision or denial of review to file a court appeal.

To learn more about the Board of Review, go to www.mass.gov/dua/bor. To learn more about appealing to court, including whether to file your appeal in the District Court or the Boston Municipal Court, see Massachusetts General Laws Chapter 151A, Section 42.

Your right to representation

If you wish to be represented at any level of appeal, it is important that you arrange representation as soon as possible. An authorized agent of your choice, such as an attorney or advocate, may represent you at any level of agency appeal. Contact your

local bar association or a legal advocacy organization for assistance. DUA cannot recommend or appoint a representative.

Frequently Asked Questions

Does the CARES Act provide benefits to workers who have been ineligible for regular or extended benefits until now?

Yes. The CARES Act provides a program separate from regular unemployment benefits. The new program, Pandemic Unemployment Assistance (PUA), extends eligibility to individuals who:

- are self-employed, including gig workers, freelancers, and independent contractors;
- are seeking part-time employment;
- have an insufficient work history to qualify for benefits;
- have exhausted all rights to regular or extended benefits under state or federal law or to Pandemic Emergency Unemployment Compensation (PEUC);
- have been laid off from churches and religious institutions and are not eligible for benefits under state law; or
- are otherwise not qualified for regular or extended benefits or Pandemic Emergency Unemployment Compensation (PEUC)

What must these workers establish to qualify for benefits?

Individuals must provide "self-certification" that they are otherwise able and available to work, but are prevented from doing so by one of the following circumstances relating to COVID-19:

- The individual has been diagnosed with COVID-19 or is experiencing symptoms of COVID-19 and is seeking a diagnosis; or
- A member of the individual's household has been diagnosed with COVID-19; or
- The individual is providing care to a household or family member who has been diagnosed with COVID-19; or
- A child or other person for whom the individual has primary caregiving responsibility is unable to attend school or another facility as a result of COVID-19; or
- The individual is unable to reach the place of employment because of a quarantine imposed as a result of the COVID-19 public health emergency; or
- The individual is unable to reach the place of employment because the individual has been advised by a health care provider to self-quarantine; or
- The individual was scheduled to start work and does not have a job or cannot reach the job as a result of COVID-19; or
- The individual has become the breadwinner or major support for a household because the head of the household has died as a direct result of COVID-19; or
- The individual has to quit their job as a direct result of COVID-19; or

- The individual's place of employment is closed because of COVID-19; or
- The individual works as an independent contractor and the COVID-19 public health emergency has severely limited his or her ability to continue performing his or her usual work activities and has thereby forced the individual to stop performing those activities.

Under what circumstances will these workers not qualify for Pandemic Unemployment Assistance (PUA)?

Individuals able to telework with pay and individuals receiving paid sick or other leave will not qualify for PUA. Individuals receiving paid sick leave or other paid leave benefits for less than their customary work week, however, may still be eligible for PUA.

What weeks will Pandemic Unemployment Assistance (PUA) cover?

It will be effective for weeks of unemployment beginning on or after 2/2/20 and ending 12/26/20.

If a worker can't file a claim yet, how will the worker receive payment for prior weeks?

The worker will supply information regarding when the period of COVID-19 related unemployment began.

What is the maximum number of weeks for which an individual qualifying for Pandemic Unemployment Assistance (PUA) can receive benefits?

An individual can receive benefits for a maximum of 39 weeks. Also, there is no waiting week.

Can I apply for both regular unemployment benefits and Pandemic Unemployment Assistance at the same time?

No. Individuals cannot have pending applications in both programs at the same time.

How much will I receive in benefits?

The amount of PUA benefits you will receive is based on your previous income reported. PUA benefits may not be more than the state's maximum weekly benefit rate for regular unemployment benefits, which is \$855.00 in Massachusetts.

My hours have been reduced. Can I collect benefits under PUA?

If you are working fewer hours due to COVID-19 and it has resulted in a loss in income, and you are not eligible for regular unemployment benefits, you may be eligible for PUA.

I am self-employed and my income and hours have declined greatly because of COVID-19. Am I eligible for PUA?

Self-employed individuals, independent contractors, or gig workers who have had to suspend their work because of COVID-19, or had a significant reduction in work, may be eligible for PUA. In cases where an individual has partial earnings, these earnings must be reported, and their weekly benefit amount may be reduced.

I am a small business owner. Am I eligible for PUA?

You may be eligible for PUA if your primary source of income is from work you do for your own business or on your own farm.

I have never worked before. Am I eligible for PUA?

You may be eligible for PUA even if you have never worked before and

- you were scheduled to commence employment and do not have a job or are unable to reach the job as a direct result of the COVID-19 public health emergency; **OR**
- your job offer was rescinded because of COVID-19; OR
- you have become the breadwinner or major supporter for a household because the head of the household has died as a direct result of COVID-19.

If I am eligible for (or currently receiving) regular unemployment benefits, should I apply for Pandemic Unemployment Assistance (PUA)?

No. PUA benefits are not payable to individuals who are eligible for regular unemployment benefits.

How do I determine if I should apply for regular unemployment benefits or Pandemic Unemployment Assistance (PUA)?

If you answer "yes" to any of these questions, you should first file a claim for regular unemployment benefits to see if you are eligible before filing a claim for PUA benefits:

- 1. Did you earn more than \$5100.00 in 2019 working for an employer who took taxes out of your paycheck?
- 2. Did you earn more than \$5100.00 in 2019 working for the Federal government or in the military?
- 3. Are you eligible for, or receiving, benefits from other unemployment insurance programs such as regular unemployment benefits, Trade Readjustment Allowances (TRA), Disaster Unemployment Assistance from a prior natural disaster, or Workshare benefits?
- 4. Did you work in another state in addition to working in Massachusetts in 2019? If you filed a claim for unemployment assistance in the past 52 weeks, did you return to work or stop collecting benefits before you claimed all the available benefits on that claim?

If I have already applied for unemployment, should I also apply for PUA?

No, you should not apply for this benefit if you have a pending application for unemployment. If you have applied for and did not qualify or were denied for regular unemployment benefits, then you should apply for PUA if you are out of work due to COVID-19. If you are eligible for or receiving regular unemployment benefits, you may not apply and will not be eligible for this benefit.

If I do not provide accurate information on my application, will I have to repay benefits received?

Yes. As with any unemployment claim, you are required to provide accurate information or face penalties including denial of benefits and repayment of benefits. If you knowingly provide inaccurate information or fail to disclose required information, you could be subject to criminal prosecution.

Will I have to pay federal and state taxes on benefits received?

Yes, all PUA benefits will be subject to Massachusetts and federal taxes.

I was self-employed, or a gig worker, and did not receive a regular paycheck. How do I calculate my income for purposes of completing a PUA application?

Individuals may use a variety of documents to calculate their income, including W-2s, 1099s, tax returns, pay stubs, bank receipts and billing notices. Individuals should retain all documents establishing income for verification purposes.

I am self-employed but I also had another job in 2019. Where should I apply?

If you earned more than \$5,100 in calendar year 2019 from an employer (or employers) who took taxes out of your paycheck, you must first apply for regular unemployment.

I recently exhausted my unemployment benefits. What should I do?

Pandemic Emergency Unemployment Compensation (PEUC), which provides up to 13 weeks of unemployment insurance benefits to individuals who have exhausted their previous unemployment benefits is now available through the UI online system. Eligible claimants should reopen their claim through UI Online.

In addition to my full-time job where I earned most of my income in 2019, I owned a business that has shut down due to a COVID-19 related reason. Am I considered self-employed for purposes of Pandemic Unemployment Assistance benefits?

No. Federal guidelines provide that an individual is considered "self-employed" for purposes of PUA only where their **primary reliance for income** is on the performance of services in the individual's own business, or on the individual's own farm. Any individual that earned more than \$5,100 in 2019 working for an employer who took taxes out of their paycheck is not eligible for PUA but may be eligible for regular unemployment benefits.

I was denied unemployment benefits, and I have appealed. Should I wait for my hearing, board decision, or decision from the Massachusetts courts?

Claimants have the right to withdraw an appeal at any time prior to a decision being issued on the appeal, and claimants should decide what is best for them in the circumstances. For example, if you already have a hearing scheduled you may prefer to wait for the hearing and the decision. If no hearing is scheduled in your case yet and/or you feel that your appeal is unlikely to be successful, on the other hand, you might prefer to withdraw the appeal and then file a PUA application. Beyond that, DUA cannot advise claimants on this decision.

If you have a claim pending, and you have not yet received a decision regarding initial eligibility, you must wait to receive that decision.

I applied for regular unemployment benefits, but I have not gotten a decision regarding whether I am eligible. Can I withdraw my unemployment claim, and apply for Pandemic Unemployment Assistance?

No. You cannot withdraw an unemployment claim in order to file for PUA. You must wait until you have been denied unemployment benefits before you can apply for PUA. If your claim for regular unemployment is approved, you must exhaust all of those benefits, including extensions before you can apply for PUA.

What if I earned much more in 2019 from self-employment than I did from my W-2 job? Can I choose to apply for PUA if I think my benefit amount will be higher?

No. If you earned more than \$5,100 in calendar year 2019 from an employer (or employers) who took taxes out of your paycheck, you must first apply for regular unemployment.

I have not yet filed my 2019 tax return because the deadline was extended. What information can I use to calculate my income for 2019?

Individuals may use a variety of documents to calculate their income, including W-2s, 1099s, pay stubs, bank receipts and billing notices. Individuals should retain all documents establishing income for verification purposes.

Although I did not work in Massachusetts in 2019, the head of my household died as a result of COVID-19 and I believe I qualify for Pandemic Unemployment Assistance. However, when I attempted to apply for PUA during the week of April 20, 2020, I could not complete my application after checking the box specifying, I did not work in Massachusetts in 2019. What should I do?

You should re-apply for PUA benefits. As of April 27, 2020, the new system has been updated to allow those claimants in this situation to qualify for PUA benefits provided they are otherwise eligible.

Although I did not work in Massachusetts in 2019, I had a job offer to start a job in 2020 but that job offer was withdrawn, or I could not report to work, because of COVID-19. However, when I attempted to apply for PUA during the week of April 20, 2020, I could not complete my application after checking the box specifying, I did not work in Massachusetts in 2019. What should I do?

You should re-apply for PUA benefits. As of April 27, 2020, the new system has been updated to allow those claimants in this situation to qualify for PUA benefits provided they are otherwise eligible.

Contact

We appreciate your patience during this difficult time. In response to the high volume, the DUA contact center will be extending hours including weekends to provide these calls.

You can reach our assistance call center at (877) 626-6800 from 8:30 a.m. to 4:30 p.m. Monday through Friday and Saturday 8 a.m. to 12 p.m. Multilingual call agents are available.

Additionally, if you have feedback on the use of the Pandemic Unemployment Assistance application, please feel free to complete our feedback form.

RENTAL AND MORTAGE ASSISTANCE

Catholic Social Service (CSS) - 508-674-4681- The Call" Homeless Families & Individuals 1-800-HOMELESS (1-800-466-3537) and other services for rental and mortgage assistance (RAFT).

Department of Transitional Assistance Homeless Families- 1-866-584-0653 **Neighbor works Housing Solutions** (previously Housing Solutions of Southeastern MA) – 781-422-4200 Residential Assistance to Families in Transition (RAFT) rental and mortgage assistance, Home BASE for families and other services. http://housingsolutionssema.org/assistance

Tenancy Preservation Program – 781-267-3594

Veterans Inc. – 1-800-482-2565 - Homeless Veterans and their Families FORECLOSURE **COUNSELING**

ProHome- 508-821-2514

Neighbor works Housing Solutions (formerly Housing Solutions of Southeastern MA) – 781-422-4200